

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

	)	Confirmation No.: 5571
)	
Applicants: BEGGINS et al.	)	Group Art Unit: 3692
)	
Application No.: 10/022,075	)	Examiner: Clement B. Graham
)	
Filing Date: 12/18/2001	)	AMENDMENT and RESPONSE to
	)	October 6, 2006 Non-Final Office Action
)	
For: APPARATUS AND METHOD FOR	)	Attorney Docket No.: G04.012
FACILITATING)	
COMMUNICATION FOR	)	PTO Customer Number 67338
BORROWERS AND INVESTORS	)	Buckley, Maschoff & Talwalkar LLC
REGARDING COMMERCIAL	)	Attorneys for General Electric Company
MORTGAGES	)	50 Locust Avenue
	)	New Canaan, CT 06840

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed October 6, 2006, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 16 of this paper.